

**Information to identify the case:**

Debtor 1	Matthew Merlin	Social Security number or ITIN xxx-xx-2681
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Georganne Merlin	Social Security number or ITIN xxx-xx-5287
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-10121-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Matthew Merlin

Georganne Merlin  
aka Georganne Pecoraro

4/7/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Matthew Merlin  
 Georganne Merlin  
 Debtors

Case No. 17-10121-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

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 Total Noticed: 36

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db/jdb	+Matthew Merlin, Georganne Merlin, 5 Boulder Drive, Barnegat, NJ 08005-2050
516578539	+Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
516578542	+Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
516578543	+Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
516578546	+Disney Movie Club, P.O. Box 758, Neenah, WI 54957-0758
516578549	+Genpact Services, P.O. Box 1969, Southgate, MI 48195-0969
516578554	+Meridian Laboratory Physicians, 1945 Rte 33, Neptune, NJ 07753-4859
516578555	+Michael Harrison, Esq., 3155 Route 10 East Ste 214, Denville, NJ 07834-3430
516578557	+Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
516578559	+Pay Pal, Comenity Bank, P.O. Box 5138, Timonium, MD 21094-5138
516578562	+Selip & Stylianou, P.O. Box 914, Paramus, NJ 07653-0914
516578563	+Shore Neurology, 633 Route 37 West, Toms River, NJ 08755-8007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 07 2017 22:46:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 07 2017 22:46:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516578540	+E-mail/Text: cms-bk@cms-collect.com Apr 07 2017 22:46:12 Capital Management Services, 726 Exchange Street, Ste 700, Buffalo, NY 14210-1464
516578541	+EDI: CAPITALONE.COM Apr 07 2017 22:28:00 Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
516578544	+EDI: CRFRSTNA.COM Apr 07 2017 22:28:00 Credit First, P.O. Box 81315, Cleveland, OH 44181-0315
516578545	+EDI: CHASE.COM Apr 07 2017 22:28:00 Disney, P.O. Box 15298, Wilmington, DE 19850-5298
516578547	+EDI: CRFRSTNA.COM Apr 07 2017 22:28:00 Firestone, P.O. Box 81315, Cleveland, OH 44181-0315
516578548	+EDI: RMSC.COM Apr 07 2017 22:33:00 Gap, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
516578550	EDI: RMSC.COM Apr 07 2017 22:33:00 Home Depot, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
516578551	+EDI: RMSC.COM Apr 07 2017 22:33:00 JC Penney, Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
516578552	+EDI: RMSC.COM Apr 07 2017 22:33:00 Lowe's, Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
516578553	+EDI: TSYS2.COM Apr 07 2017 22:28:00 Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
516578556	+EDI: NAVIENTFKASMSERV.COM Apr 07 2017 22:28:00 Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
516578558	+E-mail/Text: OMCbankruptcy@meridianhealth.com Apr 07 2017 22:47:04 Ocean Medical Center, 425 Jack Martin Blvd, Brick, NJ 08724-7732
516578560	+EDI: ALLIANCEONE.COM Apr 07 2017 22:28:00 Port Authority of NY & NJ, c/o Alliance One, 4850 Street Rd, Ste 300, Trevose, PA 19053-6643
516578561	+EDI: SEARS.COM Apr 07 2017 22:28:00 Sears Card, P.O. Box 6282, Sioux Falls, SD 57117-6282
516578565	EDI: TFSR.COM Apr 07 2017 22:28:00 Toyota Financial Services, Bankruptcy Dept, P.O. Box 8026, Cedar Rapids, IA 52408
516578564	+EDI: WTRRNBNBANK.COM Apr 07 2017 22:28:00 Target, Bankruptcy Dept, P.O. Box 1327, Minneapolis, MN 55440-1327
516578566	+EDI: RMSC.COM Apr 07 2017 22:33:00 Toys R Us - Babies R Us, P.O. Box 965013, Orlando, FL 32896-5013
516578567	+EDI: WFNNE.COM Apr 07 2017 22:28:00 Victoria's Secret, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
516578568	+EDI: RMSC.COM Apr 07 2017 22:33:00 Walmart, Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024
516578569	EDI: WFFC.COM Apr 07 2017 22:28:00 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341
516578570	+EDI: WFFC.COM Apr 07 2017 22:28:00 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335
516578538	+EDI: RMSC.COM Apr 07 2017 22:33:00 amazon.com, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
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Total Noticed: 36

Date Rcvd: Apr 07, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Steven J. Abelson on behalf of Joint Debtor Georganne Merlin sjaesq@atrbklaw.com,  
atrbkl@gmail.com  
Steven J. Abelson on behalf of Debtor Matthew Merlin sjaesq@atrbklaw.com, atrbk1@gmail.com  
U.S. Trustee. USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6